

United States Bankruptcy Court  
Eastern District of New York

In re:  
Beradette A. Loehr  
Debtor

Case No. 17-70546-reg  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0207-8

User: atennerie  
Form ID: 309A

Page 1 of 2  
Total Noticed: 49

Date Rcvd: Feb 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2017.

db Beradette A. Loehr, 4 Cambridge Dr, Smithtown, NY 11787-4804  
smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
Brooklyn, NY 11201-3719  
smg +NYS Unemployment Insurance, Attn: Isolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001  
8951392 AMVA, PO Box 1235, Elmsford, NY 10523-0935  
8951396 Capital One Card Services, PO Box 71107, Charlotte, NC 28272-1107  
8951397 Capital One N.A., PO Box 71107, Charlotte, NC 28272-1107  
8951399 Ctech Coll, 5505 Nesconset Hwy, Mount Sinai, NY 11766-2037  
8951400 Curascript Pharmacy Inc, 23857 Network Pl, Chicago, IL 60673-1238  
8951406 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
(address filed with court: Forster & Garbus, LLP, 60 Vanderbilt Motor Pkwy,  
Commack, NY 11725-5710)  
8951407 Hudson City Bank, c/o Cohn & Roth, 100 E Old Country Rd, Mineola, NY 11501-4633  
8951408 International Recovery Assoc, PO Box 651, Nesconset, NY 11767-0651  
8951409 KGC Landscaping inc, 2960 Middle Country Rd, Lake Grove, NY 11755-2116  
8951412 LI Pediatric Ophthalmology & Strab., 146 Manetto Hill Rd # 170, Plainview, NY 11803-1332  
8951413 National Bureau Collection Corp, PO Box 16, Irvington, NY 10533-0016  
8951414 Oceanside Christopher, 4050 Merrick Rd, Seaford, NY 11783-2827  
8951415 Phillips & Cohen Assoc. LTD, 1002 Justison St, Wilmington, DE 19801-5148  
8951416 Portfolio Recovery Ass, 287 Independence Blvd, Virginia Beach, VA 23462-2962  
8951418 Professional Claims Bureau Inc, PO Box 9060, Hicksville, NY 11802-9060  
8951419 Recovery Associates, Inc, PO Box 127, Mineola, NY 11501-0127  
8951421 +St Catherine of Siena Medical Ctr, PO Box 95000-6565, Philadelphia, PA 19195-0001  
8951422 Stony Brook Univ Hospital, PO Box 29320, New York, NY 10087-9320  
8951423 Suffolk County Department of Social Serv, 3085 Veterans Memorial Hwy,  
Ronkonkoma, NY 11779-7614  
8951429 Visa Dept Store National Bank, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053  
8951433 World Financial Network Bank, Portfolio Recovery Assoc. LLC, PO Box 12914,  
Norfolk, VA 23541-0914

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: kzazz007@yahoo.com Feb 02 2017 18:24:29 Kevin B Zazzera, 182 Rose Avenue,  
Staten Island, NY 10306  
tr +E-mail/Text: mpergament@wgplaw.com Feb 02 2017 18:25:06 Marc A Pergament,  
Weinberg Gross & Pergament, 400 Garden City Plaza, Suite 403, Garden City, NY 11530-3336  
smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Feb 02 2017 18:25:15  
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,  
Albany, NY 12205-0300  
smg +E-mail/Text: ustpregion02.li.ecf@usdoj.gov Feb 02 2017 18:24:51 United States Trustee,  
Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza,  
Central Islip, NY 11722-4456  
8951393 EDI: ARSN.COM Feb 02 2017 18:28:00 ARS National Services, PO Box 1259,  
Oaks, PA 19456-1259  
8951390 EDI: AMEREXPR.COM Feb 02 2017 18:28:00 Amex, Correspondence, PO Box 981540,  
El Paso, TX 79998-1540  
8951391 EDI: AMEREXPR.COM Feb 02 2017 18:28:00 Amex, PO Box 297871,  
Fort Lauderdale, FL 33329-7871  
8951395 EDI: CAPITALONE.COM Feb 02 2017 18:28:00 Capital One Bank USA N, 15000 Capital One Dr,  
Richmond, VA 23238-1119  
8951394 EDI: CAPITALONE.COM Feb 02 2017 18:28:00 Capital One, PO Box 30285,  
Salt Lake City, UT 84130-0285  
8951398 EDI: CCS.COM Feb 02 2017 18:28:00 Credit Coll, PO Box 607, Norwood, MA 02062-0607  
8951401 EDI: RCSDELL.COM Feb 02 2017 18:28:00 Dell Fin Svcs L.L.C, 1 Dell Way,  
Round Rock, TX 78682-7000  
8951402 EDI: DISCOVER.COM Feb 02 2017 18:28:00 Discover Fin Svcs LLC, PO Box 15316,  
Wilmington, DE 19850-5316  
8951403 EDI: DISCOVER.COM Feb 02 2017 18:28:00 Discover Financial, PO Box 3025,  
New Albany, OH 43054-3025  
8951404 EDI: TSYS2.COM Feb 02 2017 18:28:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
8951405 EDI: BLUESTEM Feb 02 2017 18:28:00 Fingerhut, 6250 Ridgewood Rd,  
Saint Cloud, MN 56303-0820  
8951410 EDI: CBSKOHL.COM Feb 02 2017 18:28:00 Kohls/Capital One, PO Box 3120,  
Milwaukee, WI 53201-3120  
8951411 +EDI: CBSKOHL.COM Feb 02 2017 18:28:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-7096  
8951417 EDI: PRA.COM Feb 02 2017 18:28:00 Portfolio Recovery Assoc., PO Box 4115,  
Concord, CA 94524-4115  
8951424 EDI: WTRRNBNBANK.COM Feb 02 2017 18:28:00 Td Bank USA/Targetcred, PO Box 673,  
Minneapolis, MN 55440-0673  
8951426 EDI: WTRRNBNBANK.COM Feb 02 2017 18:28:00 Tnb-Visa (TV) / Target,  
C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475  
8951427 EDI: VERIZONEAST.COM Feb 02 2017 18:28:00 Verizon, 500 Technology Dr Ste 500,  
Weldon Spring, MO 63304-2225

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

8951428 EDI: VERIZONEAST.COM Feb 02 2017 18:28:00 Verizon, 500 Technology Dr Ste 30,  
Weldon Spring, MO 63304-2225  
8951430 EDI: BLUESTEM Feb 02 2017 18:28:00 Webbank/fingerhut, 6250 Ridgewood Rd,  
Saint Cloud, MN 56303-0820  
8951431 EDI: WFFC.COM Feb 02 2017 18:28:00 Wells Fargo Dealer Services, PO Box 3569,  
Rancho Cucamonga, CA 91729-3569  
8951432 EDI: WFFC.COM Feb 02 2017 18:28:00 Wfds/wds, PO Box 1697, Winterville, NC 28590-1697  
TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

8951420 ##Richard Sokoloff, Atty at Law, 3245 Route 112 Ste 1, Medford, NY 11763-1441  
8951425 ##The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 04, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2017 at the address(es) listed below:

Kevin B Zazzera on behalf of Debtor Beradette A. Loehr kzazz007@yahoo.com  
Marc A Pergament mpergament@wgplaw.com, nl67@ecfcbis.com  
United States Trustee USTPRegion02.LI.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<b>Beradette A. Loehr</b>	Social Security number or ITIN	<b>xxx-xx-2572</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of New York</b>		Date case filed for Chapter <b>7: 1/31/17</b>	
Case number: <b>8-17-70546-reg</b>			

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

Revised: 12/15

For the debtor(s) listed above, a case has been filed under Chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's Full Name</b>	Beradette A. Loehr	
<b>2. All other names used in the last 8 years</b>	aka Bernadette A. McLaughlin	
<b>3. Address</b>	4 Cambridge Dr Smithtown, NY 11787-4804	
<b>4. Debtor's Attorney</b> Name and address	Kevin B Zazzera 182 Rose Avenue Staten Island, NY 10306	Contact Phone (718) 987-2700 Email: <a href="mailto:kzazz007@yahoo.com">kzazz007@yahoo.com</a>
<b>5. Bankruptcy Trustee</b> Name and address	Marc A Pergament Weinberg Gross & Pergament 400 Garden City Plaza Suite 403 Garden City, NY 11530	Contact Phone (516) 877-2424 Email: <a href="mailto:mpergament@wgplaw.com">mpergament@wgplaw.com</a>
<b>6. Meeting of Creditors</b>	<b>March 6, 2017 at 10:00 AM</b>	Location: <b>Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza – Room 563, Central Islip, NY 11722-4437</b>
<b>7. Deadlines</b>  The Bankruptcy Clerk's Office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to Object to Discharge or to Challenge Whether Certain Debts are Dischargeable:</b> <b>You must file a Complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>Deadline to Object to Exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing Deadline: 5/5/17</b>  <b>You must file a Motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Filing Deadline: 30 days after the conclusion of the meeting of creditors</b>
<b>8. Bankruptcy Clerk's Office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Address of the Bankruptcy Clerk's Office: 290 Federal Plaza Central Islip, NY 11722  Clerk of the Bankruptcy Court: Robert A. Gavin, Jr.	Hours Open: Monday – Friday 9:00 AM – 4:30 PM  Contact Phone (631) 712-6200 Date: 2/2/17

For more information, see page 2 &gt;

Debtor **Beradette A. Loehr**Case number **8-17-70546-reg**

<b>9. Presumption of Abuse</b>	<p><b>The presumption of abuse does not arise.</b></p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>
<b>10. Legal Advice</b>	The staff of the Bankruptcy Clerk's Office cannot give legal advice. To protect your rights, consult an attorney.
<b>11. Creditors May Not Take Certain Actions</b>	The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.
<b>12. Meeting of Creditors</b>	A meeting of creditors is scheduled for the date, time and location listed on the front side. Debtors must attend the meeting to be questioned under oath by the trustee and by creditors. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
<b>13. Claims</b> Please do not file a proof of claim unless you receive a notice to do so.	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p> <p><b><i>Do not include this notice with any filing you make with the court.</i></b></p>
<b>14. Discharge of Debts</b>	The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office within the deadlines specified in this notice. (See line 7 for more information.)
<b>15. Exempt Property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The Bankruptcy Clerk's Office must receive the objection by the deadline to object to exemptions in line 7.
<b>16. Creditors with a Foreign Address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>17. Undeliverable Notices</b>	Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the parties correct address, resend the returned notice, and notify this office of the parties change of address. Failure to provide all parties with a copy of the notice may adversely affect the debtor as provided by the Bankruptcy Court.
<b>18. Form 121 Statement of Social Security #</b>	The debtor or debtor's attorney is required to bring a paper copy of the petition with full social security number displayed to the first meeting of creditors.
<b>19. Personal Financial Management Course</b>	In order to receive a discharge, the debtor must complete a Personal Financial Management Course and must file a Certification About a Financial Management Course (Official Form 423) within 60 days after the first date set for the section 341 meeting. If the Certification About a Financial Management Course is not filed within the allotted time, <b>a discharge will not be issued and the case will be closed.</b>